

Information to identify the case:

Debtor 1	Stacie Leigh Payton	Social Security number or ITIN xxx-xx-3030
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-13831-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stacie Leigh Payton
aka Stacie L Pollock, aka Stacie L Thompson

5/8/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Stacie Leigh Payton

Debtor

Case No. 19-13831-ABA

Chapter 13

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: May 08, 2024

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:

Recip ID	Recipient Name and Address
db	Stacie Leigh Payton, 419 N High St Ext, Smyrna, DE 19977
518048161	+ Community Surgical Supply, PO Box 4686, Toms River, NJ 08754-4686
518048163	+ Gateway Lending Finance, 160 N. Riverview Drive, Anaheim, CA 92808-2293
518074418	#+ Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808-1225
518048164	+ Inspira, PO Box 48274, Newark, NJ 07101-8474
518048166	+ Midland c/o KLM, 216 Haddon Ave #406, Westmont, NJ 08108-2812
518785755	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518785756	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc successor in interest to Gateway,One
518058860	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 08 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 08 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518048157	+ Email/Text: ebn@nemours.org	May 08 2024 20:47:00	Alfred I. Dupont Hospital, PO Box 740198, Atlanta, GA 30374-0198
518048158	+ EDI: GMACFS.COM	May 09 2024 00:26:00	Ally, PO Box 380903, Bloomington, MN 55438-0903
518224060	EDI: GMACFS.COM	May 09 2024 00:26:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518048159	Email/Text: BNBSB@capitalsvcs.com	May 08 2024 20:45:00	Bryant State Bank, PO Box 2519, Omaha, NE 68103
518048160	+ EDI: CAPITALONE.COM	May 09 2024 00:26:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
518167024	+ EDI: AIS.COM	May 09 2024 00:26:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518048162	Email/Text: bankruptcy@fnccbinc.com	May 08 2024 20:44:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434
518173575	Email/PDF: MerrickBKNotifications@Resurgent.com	May 08 2024 21:03:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518048165	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 08 2024 20:52:07	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
518048167	+ EDI: AISMIDFIRST	May 09 2024 00:26:00	Midland Mortgage, POB 26648, Oklahoma City,

District/off: 0312-1

User: admin

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Date Rcvd: May 08, 2024

Form ID: 3180W

Total Noticed: 23

OK 73126-0648

518048168	+ Email/Text: ebn@nemours.org	May 08 2024 20:47:00	Nemours Childrens Clinic, PO Box 530253, Atlanta, GA 30353-0253
518048169	EDI: PRA.COM	May 09 2024 00:26:00	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Terry Tucker	on behalf of Debtor Stacie Leigh Payton terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5